

# Post event report



The 3<sup>rd</sup> Annual e-Crime Fraud Forum

7<sup>th</sup> March 2018 | London, UK

Strategic sponsors



“ I was made to feel at ease from arrival to departure by everyone running the event. The seminars were informative and more specific to the types of fields I was looking to gain further information and ideas on in comparison to other seminars I have attended. This combined with the networking led to a thoroughly enjoyable day whilst also allowing me to network with appropriate, like minded contacts that I have been able to build connections with and help my own development. Hope to hear more from you regards future events you may have on offer. ”

Digital Fraud Analyst,  
Audit and Investigations

“ A very well organised event. Engagement with peers to understand what is taking place in the industry is a crucial part of fraud prevention. The tools and resources discussed and ‘on show’ are industry leading and will form a crucial part of fraud mitigation for 2018. ”

Fraud Operations Manager,  
Mastercard

“ I found the event full of interesting speakers, some with very innovative and cutting edge ideas. It was also an event full of useful contacts to be made and ample time to meet them and discuss relevant issues. ”

Director of Centre for Counter Fraud,  
Portsmouth Uni

Inside this report:

- Sponsors
- Key themes
- Who attended?
- Speakers
- Agenda



### Speakers

Marcella Atzori,  
Blockchain Advisor & GovTech Expert

Mark Bertuello,  
Specialist Investigations Manager  
**Shop Direct Group**

Nigel Brown, Lead for Resilient ICT  
Strategy, Civil Contingencies Secretariat  
**Cabinet Office**

Kieran Cotter, Fraud Risk Manager  
**Sainsbury's Argos**

Kevin Davis, Chief Investigator  
**Serious Fraud Office**

Malcolm Dowden, Legal Director  
**Womble Bond Dickinson**

Kate Dunckley,  
Senior Fraud Strategy Manager  
**NewDay**

Richard Harris,  
Head of International Operations  
**Feedzai**

Steve Hyndman,  
Global Director of Financial Crime  
**Aviva Investors**

Eunice Idan-Johnson,  
Financial Fraud Consultant  
**Cifas**

Steve Jackson,  
Head of Financial Crime & MLRO  
**Covéa Insurance**

Martin Klass, Fraud Manager, **RateSetter**

Dave Laramy,  
Head of Fraud Strategy and Analysis  
**Capital One (Europe) Plc**

Andrew Mayo,  
Senior Group Fraud Manager  
**Vodafone Group**

Scott Mellis,  
Cybercrime Liaison Officer to the UK  
**Australian Federal Police**

Gary Miles, Detective Chief Inspector,  
Operation FALCON  
**Metropolitan Police**

Stephen Moody,  
Solutions Director EMEA  
**ThreatMetrix**

Matthew Platten,  
Anti-Fraud Solutions Consultant EMEA  
**Easy Solutions**

Simon Potts, Group Head of Revenue  
Assurance and Fraud Control  
**Lyca-Group of Companies**

Justine Sacarello,  
Head of Legal and Regulatory Change,  
Group Transformation  
**Lloyds Banking Group**

Andrew Wainwright,  
Head of Directory Loss Prevention  
**NEXT**

### Key themes

Payment, card and e-commerce fraud

Next generation data analytics

Responding to threats

Investigation effectiveness

Countering common fraud schemes

### Who attended?



#### Cyber-security

We have a 15-year track record of producing the events cyber-security professionals take seriously



#### Risk Management

We attract senior risk officers with responsibility for information risk assessment and mitigation



#### Fraud, Audit, Compliance

We provide the go-to events for fraud prevention and compliance owners at the world's key corporates



#### Data Protection & privacy

We are a key venue for decision-makers with budget and purchasing authority

Agenda	
08:00	Breakfast networking and registration
08:50	Conference welcome
09:00	<b>The geek shall inherit the earth – improved fraud detection through effective IT collaboration</b>
	<p><b>Andrew Wainwright</b>, Head of Directory Loss Prevention, NEXT</p> <ul style="list-style-type: none"> <li>• Online retail ‘friendly fraud’</li> <li>• The evolution of fraud</li> <li>• The defence model</li> <li>• The creation of an angry customer – fallout of a data breach</li> <li>• The importance of effective internal collaboration</li> </ul>
09:20	<b>The power of data sharing</b>
	<p><b>Eunice Idan-Johnson</b>, Financial Fraud Consultant, Cifas</p> <ul style="list-style-type: none"> <li>• Fraud prevention – sharing vs regulation (GDPR)</li> <li>• The continued shift in fraud trends and the cross-sector opportunity</li> <li>• Using education to lift the lid on fraud</li> </ul>
09:40	<b>Breaking the fraud cycle</b>
	<p><b>Matthew Platten</b>, Anti-Fraud Solutions Consultant EMEA, Easy Solutions</p> <p>Cases of electronic fraud are costing organisations and consumers more than \$16 billion globally. From lack of visibility to weak password hygiene, the contributing factors are far too many. Industry experts agree that while there is no silver bullet to combat electronic fraud, a multi-layered approach is what has proven most effective.</p> <ul style="list-style-type: none"> <li>• What really comprises a multi-layered approach</li> <li>• An overview of a typical attack method</li> <li>• Real-life cases of the most sophisticated internet attacks</li> <li>• Fraud trends to expect in 2018</li> <li>• An actionable plan on breaking the fraud cycle</li> </ul>
10:00	Networking and refreshments break
10:20	<b>Tackling credit card transaction fraud using machine learning technology</b>
	<p><b>Dave Laramy</b>, Head of Fraud Strategy and Analysis, Capital One (Europe) Plc</p> <ul style="list-style-type: none"> <li>• High-level focus on transaction fraud, its prevention and detection</li> <li>• Results from the machine learning proof of concept and the implementation of this at Capital One</li> <li>• Looking to the future – automated rule changes, real-time self-adapting models and automated case linking</li> </ul>
10:40	<b>Presentation by Feedzai</b>
	<b>Richard Harris</b> , Head of International Operations, Feedzai
11:00	<b>Digital Identity: Internet Scale Analytics to Combat Fraud and Financial Crime</b>
	<p><b>Stephen Moody</b>, Solutions Director EMEA, ThreatMetrix</p> <ul style="list-style-type: none"> <li>• Combining physical and digital identity</li> <li>• Real-time machine learning across billions of Internet transactions</li> <li>• Combatting social engineering and mule networks</li> </ul>
11:20	<b>Understanding and tackling subscription fraud</b>
	<p><b>Andrew Mayo</b>, Senior Group Fraud Manager, Vodafone Group</p> <ul style="list-style-type: none"> <li>• The difference between bad debt and subscription fraud</li> <li>• The drivers of subscription fraud</li> <li>• The role of marketing, credit risk and fraud teams in tackling subscription fraud</li> <li>• What are other industries doing to minimise subscription fraud and how could this be adapted for telecoms</li> </ul>
11:40	Networking and refreshments break
12:10	<b>EXECUTIVE PANEL DISCUSSION</b> <b>Conducting fraud risk assessments</b>
	<p><b>Simon Potts</b>, Group Head of Revenue Assurance and Fraud Control, Lyca-Group of Companies</p> <p><b>Steve Hyndman</b>, Global Director of Financial Crime, Aviva Investors</p> <p><b>Martin Klass</b>, Fraud Manager, RateSetter</p> <p><b>Andrew Mayo</b>, Senior Group Fraud Manager, Vodafone Group</p>

Agenda	
<b>12:40</b>	<p><b>Putting a face to 'faceless' crime</b></p> <p><b>Mark Bertuello</b>, Specialist Investigations Manager, Shop Direct Group</p> <ul style="list-style-type: none"> <li>• How fraudsters are exploiting the loopholes created by online shopping</li> <li>• Some of the techniques used to identify the shadowy figures behind fraud operations</li> <li>• Some examples of real encounters with the criminals themselves</li> </ul>
<b>13:10</b>	<p><b>Balancing fraud detection and the customer journey</b></p> <p><b>Kate Dunckley</b>, Senior Fraud Strategy Manager, NewDay</p> <ul style="list-style-type: none"> <li>• Fraud detection can be a balancing act – too rigorous and this may result in false positives and a poor customer reputation, not rigorous enough and this could result in genuine fraud going undetected</li> <li>• Kate will be giving a case study on how NewDay are balancing fraud prevention measures, whilst ensuring a smooth customer journey</li> </ul>
<b>13:30</b>	Lunch and networking
<b>14:30</b>	<p><b>Exploring how machine learning is revolutionising fraud investigation</b></p> <p><b>Steve Jackson</b>, Head of Financial Crime &amp; MLRO, Covéa Insurance</p> <ul style="list-style-type: none"> <li>• Harnessing analytics solutions and Big Data to automate fraud investigations and identify common patterns</li> <li>• Exploring the potential for machine learning to better differentiate between genuine and fraudulent claims</li> <li>• Highlighting how artificial intelligence enables better resource allocation, automated fraud detection and reduced operational costs of claims</li> <li>• What opportunities has digitalisation provided – balancing an easier claim processes with enhanced detection systems</li> </ul>
<b>15:00</b>	<p><b>Prioritising fraud and the customer experience during a merger and digital transformation</b></p> <p><b>Kieran Cotter</b>, Fraud Risk Manager, Sainsbury's Argos</p> <ul style="list-style-type: none"> <li>• How Sainsbury's Argos adapted their fraud strategy according to the customer proposition</li> <li>• The introduction of a real-time fraud strategy</li> <li>• Tacking friendly fraud and working alongside law enforcement</li> </ul>
<b>15:20</b>	Networking and refreshments break
<b>15:50</b>	<p><b>Blockchain governance for highly sensitive data: Mitigating risks and e-crimes</b></p> <p><b>Marcella Atzori</b>, Blockchain Advisor &amp; GovTech Expert</p> <p>Marcella Atzori will be sharing exclusive insights on blockchain technology, cryptocurrency, and its impact on our business operations. What will blockchain mean for your role? Gain lessons she has shared with governments, leading institutions, and academic communities.</p> <ul style="list-style-type: none"> <li>• Highly sensitive data: Improving security and resilience through DLTs and decentralised governance</li> <li>• What are the new risks and e-crimes emerging in the blockchain industry, and how can we mitigate them?</li> <li>• The blockchain eco-systems currently existing for highly sensitive data: How they work and why they are safer than others</li> </ul>
<b>16:10</b>	<p><b>EXECUTIVE PANEL DISCUSSION</b> <b>Laying down the (cyber) law</b></p> <p>Industry and law enforcement need collaboration and compromise. We have brought together leaders in law enforcement from around the world to share international perspectives including: tackling cybercrime, the issues with disclosure, and what businesses need to do to protect themselves.</p> <p><b>Nigel Brown</b>, Lead for Resilient ICT Strategy, Civil Contingencies Secretariat, Cabinet Office  <b>Scott Mellis</b>, Cybercrime Liaison Officer to the UK, Australian Federal Police  <b>Kevin Davis</b>, Chief Investigator, Serious Fraud Office  <b>Gary Miles</b>, Detective Chief Inspector, Operation FALCON, Metropolitan Police</p>
<b>16:30</b>	<p><b>EXECUTIVE PANEL DISCUSSION</b> <b>How to manage the security of the third parties you work with</b></p> <p>Every business has to work with third parties. You have an invested interest in knowing about their security. But how do you understand and measure it? What questions do you ask? Join two industry experts and understand:</p> <ul style="list-style-type: none"> <li>• The need for 'robust processes' in measuring and analysing the security of the third parties you work with</li> <li>• How to implement a system of metrics to value and measure cyber-risk</li> <li>• The effect that AI, machine learning and blockchain technology are having on business systems and infrastructure</li> </ul> <p><b>Malcolm Dowden</b>, Legal Director, Womble Bond Dickinson  <b>Justine Sacarello</b>, Head of Legal and Regulatory Change, Group Transformation, Lloyds Banking Group</p>
<b>16:50</b>	Conference close